

The State of Alabama
State Banking Department

IN THE MATTER OF)
) CASE NO. MLO-2010-10
MARK JOSEPH DAVIS)

**ORDER DENYING APPLICATION FOR MORTGAGE LOAN ORIGINATOR
LICENSE**

Mark Joseph Davis filed an application with this Department for a Mortgage Loan Originator License (NMLS ID #185373) in December 2009 in which he stated under oath that his address of record was 215 North Front Street, Apartment 210, Columbus, Ohio 43215.

On September 22, 2010, the Undersigned sent notification to this applicant that he intended to deny the application due to the following deficiencies:

1. Applicant has not passed the National test with a grade of 75 or greater as required under Section 5-26-8 of the Alabama SAFE Act.
2. Applicant has not submitted authority to the NMLS for a background check as required under Section 5-26-11 of the Alabama SAFE Act.
3. Applicant's NMLS Record indicates that the applicant is not sponsored by any company. Therefore, the applicant is not covered by a surety bond as required under Section 5-26-14 of the Alabama SAFE Act.

On October 4, 2010, the above notice was returned to this Department by the United States Postal Service as undeliverable because there was "no such number".

For the above cited deficiencies and the failure to keep this Department informed as to his current address, it is the Final Order of this Bureau and this Department that the application of Mark Joseph Davis for a Mortgage Loan Originator license is DENIED.

Let a copy of this Order be mailed to the applicant at his last known address 215 North Front Street, Apartment 210, Columbus, Ohio 43215.

Issued at Montgomery, this 4th day of October 2010.

A handwritten signature in black ink, appearing to read "Scott W. Corscadden", written over a horizontal line.

Scott W. Corscadden
Supervisor
Bureau of Loans

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MARK JOSEPH DAVIS
215 N FRONT ST
APT 210
COLUMBUS OH 43215